Volume IV, Section 4 - Direct Loan Phase-In Participant Edit Codes and Descriptions

Introduction

The following section contains the detailed descriptions of the reject codes received by Direct Loan Phase-In Participants from the Common Origination and Disbursement System (COD). Questions pertaining to reject codes should be directed to the COD School Relations Center at 1-800-848-0978.

The information is grouped according to the following column headings:

- **Edit Code** – the number that is assigned if the edit condition(s) is met.

- **Error Message** – the explanation that displays for the prescribed edit condition.

- **Error Description** – a description of the situation that caused the edit

- **COD Web Site Edit Code** – the edit code that the user will see on the COD web site; web site edit codes are translated to the Direct Loan Phase-in edit code on the SAIG Acknowledgment files.

Direct Loan Batch Reject Codes from the Header Record

Code	Error Message	COD Web Site Edit Code
01	Duplicate Batch ID Number	003
02	School code indicates non-direct Loan Participant	004
03	Not in use	N/A
04	Batch not processed, contact COD for more information	005 006 007 801 802 806 807 808 809 810 812 817 818 819 821 822 852 853
05	Invalid message class	816

Loan Origination/Change Reject Codes

Code	Error Message	Edit Description	COD Web Site Edit Codes
01	Invalid School Code	Direct loan school code type not equal to "E" or "G", or school code number not numeric or school code not on file at COD	996 998
02	Borrower's Address is incomplete	Borrower's Zip code is blank, or city blank, or state blank or invalid	021
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be ≥ 8 and < 100	996 998
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)	996 998
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)	013 996 998
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank	020
07	Not in use	Not in use	N/A
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)	Anticipated disbursement date more than 10 days before the loan period start date	855
09	Anticipated Disbursement Date after the Loan Period End Date (+120Days)	Anticipated disbursement date more than 120 days after the loan period end date	011 856
10	Minimum of two anticipated disbursements is required (Origination records only)	School is not "Special School" and anticipated disbursement date 1 or 2 is equal to zero or blank (Origination records only)	060
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero	053
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved	067 846

Code	Error Message	Edit Description	COD Web Site Edit Codes
13	Anticipated Disbursement Dates are not in chronological order (Origination records only)	Anticipated disbursement date is less than a previous disbursement date (Origination records only)	847
14	Not in use	Not in use	N/A
15	Invalid Program Year (Origination records only)	Invalid program year in loan identifier (Origination records only)	996 998
16	Loan Identifier must be unique (Origination records only)	Loan identifier is a duplicate for a loan that is already on file at COD (Origination records only)	033
17	Not in use	Not in use	N/A
18	Anticipated Loan Fee Amount is not equal to COD's calculated loan fee amount	Anticipated loan fee amount is not equal to the gross amount times loan fee percentage	077
19	Field cannot be modified (Origination Change records only)	Non-modifiable field (Origination Change records only)	992
20	Invalid state code	State code is not blank and not a valid state code	021 996
21	Invalid Disclosure Statement Print Indicator	Disclosure statement print indicator is not Y or Blank	996
22	Invalid Change Field Number (Origination Change records only)	Change field transmit number is invalid (Origination Change records only)	996 998
23	Not in use	Not in use	N/A
24	Loan Identifier does not exist (Origination Change records only)	Loan identifier is not on file at COD (Origination Change records only)	996
25	Not in use	Not in use	N/A

Code	Error Message	Edit Description	COD Web Site Edit Codes

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school Review the borrower's academic years, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for Health Profession Programs	Loan amount approved greater than the maximum annual loan limit amount:
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Unsub and Sub Max=6,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible
		  undergraduate (Grade level 3, 4, or 5)
		  Undergrad Sub Max=5,500
		  Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 6
		  or 7)
		  Sub Max=8,500
		  Sub and Unsub Max=18,500
		
		Health Profession Programs Loan Limits
		Student Eligible for Additional Unsubsidized
		  Amount
		4th Year or 5th Year eligible undergraduate (Grade
		  level 4 or 5)
		  Undergrad Sub Max= 5,500
		  Unsub and Sub Max= 27,167
		Graduate/professional and beyond (Grade level 6
		or 7)
		  Sub Max=8,500
		  Sub and Unsub Max=45,167
			039

27	Anticipated Net Amount is not equal to COD's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times {loan fee percentage minus interest rebate percentage}) (+ or - $1 tolerance)	063
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999	996 998
29	Must provide Borrower's/Student's Social Security Number	SSN is blank, not numeric, or not within the range 001010001-999999998	996 998

Code	Error Message	Edit Description	COD Web Site Edit Codes
30	Invalid loan period	Loan period is greater than 12 months	045 860 996 998
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date	045 861 996 998
32	Not in use	Not in use	N/A
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero	042
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "F", "R", or "S"	996
35	Not in use	Not in use	N/A
36	Borrower's and Student's Social Security Numbers cannot be the same	Borrower's and student's SSN are the same (PLUS only)	016
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be ≥ 8 and < 100	996 998
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)	014
39	Not in use	Not in use	N/A
40	Must provide Student's First or Last Name	Student's first and last names are blank	020
41	Must provide Student's Alien Registration Number	Student's citizenship is "2", eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)	998
42	School is closed	Direct Loan school code has a closed status on COD file	048
43	Not in use	Not in use	N/A
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on COD file	048
45	Not in use	Not in use	N/A
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic	996

Code	Error Message	Edit Description	COD Web Site Edit Codes
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic	996
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not numeric	996 998
49	Not in use	Not in use	N/A
50	Not in use	Not in use	N/A
51	Not in use	Not in use	N/A
52	Invalid Date Format	Date format is not CCYYMMDD	996 998
53	Not in use	Not in use	N/A
54	Not in use	Not in use	N/A
55	Invalid Zip Code	Zip code is not blank and not numeric	996 998
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank	996
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN", "MX", or "FC"	021
58	Not in use	Not in use	N/A
59	Invalid numeric field	Numeric field contains non-numeric characters	996 998
60	Invalid Dependency Status	Dependency status is not equal to "I" or "D"	996
61	Not in use	Not in use	N/A
62	Not in use	Not in use	N/A
63	Not in use	Not in use	N/A
64	Not in use	Not in use	N/A
65	Not in use	Not in use	N/A
66	Not in use	Not in use	N/A
67	Not in use	Not in use	N/A
68	Not in use	Not in use	N/A
69	Not in use	Not in use	N/A
70	Not in use	Not in use	N/A
71	Not in use	Not in use	N/A
72	Not in use	Not in use	N/A
73	Not in use	Not in use	N/A
74	Not in use	Not in use	N/A
75	Not in use	Not in use	N/A

Code	Error Message	Edit Description	COD Web Site Edit Codes
76	Invalid Loan Origination Date (Origination Records only)	Loan origination date format is not CCYYMMDD or is an invalid date (Origination Records only)	996 998
77	Not in use	Not in use	N/A
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7	996 998
79	Not in use	Not in use	N/A
80	Not in use	Not in use	N/A
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier	035 825
82	Actual gross disbursement amount exceeds Loan Amount Approved (Origination Change records only)	Loan Amount Approved is less than the sum of the actual gross disbursement amounts (Origination Change records only)	041
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)	016
84	Endorser and student cannot be the same person (Origination Change records only)	Invalid SSN. An endorser with the same SSN, DOB combination as the student already exists at COD (Origination Change records only)	017
85	Cannot change PLUS borrower SSN	You are attempting to change an SSN for a PLUS borrower with a valid credit check. Originate a new PLUS loan and perform a credit check using the new SSN (PLUS only)	996
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months	046 996 998

Code	Error Message	Edit Description	COD Web Site Edit Codes
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount	Additional unsubsidized eligibility code is not equal to "Y" or blank OR Student's grade level is not eligible for an additional unsubsidized amount up to health profession program amount Additional unsubsidized eligibility code must be for student grade levels 4, 5, 6, or 7	044 996 998
88	Invalid Additional Unsubsidized Eligibility for Dependent Student	Additional Unsubsidized Eligibility code is not equal to "Y" or blank	996
89	Not in use	Not in use	N/A
90	Not in use	Not in use	N/A
91	Not in use	Not in use	N/A
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates	045 862
93	Not in use	Not in use	N/A
94	Not in use	Not in use	N/A
95	Only four anticipated disbursements are allowed for a PLUS loan	PLUS loans cannot have more than four anticipated disbursements	996
96	Not in use	Not in use	N/A
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type	996 998
98	Not in use	Not in use	N/A
99	Not in use	Not in use	N/A
A1	Not in use	Not in use	N/A
A2	First Anticipated Disbursement Date must be the earliest (Origination Change records only)	Anticipated disbursement date is prior to the first anticipated disbursement date (Origination Change records only)	052
A3	Not in use	Not in use	N/A
A4	Not in use	Not in use	N/A

Code	Error Message	Edit Description	COD Web Site Edit Codes
A5	Anticipated Interest Rebate Amount is not equal to COD's calculated interest rebate amount (Origination records only)	Interest rebate amount is not equal to the net amount minus (the gross amount minus loan fee amount) (+ or - $1 tolerance) (Origination records only)	078
A6	Cannot Change Academic Year Start or End Date (Origination Change records only)	Loan is linked to a MPN based on academic year date and cannot be changed (Origination Change records only)	047
A7	Invalid Interest Rebate Percentage (Origination Change records only)	Interest rebate percentage is not a valid interest rebate percentage (Origination Change records only)	996
A8	Not in use	Not in use	N/A
A9	This person not on CPS (Origination records only)	No eligible SSN, DOB and Last Name combination match on CPS for person (Origination records only)	857 001
B1	Not in use	Not in use	N/A
B2	Not in use	Not in use	N/A
B3	Invalid origination for this borrower (Origination Change records only)	No further Origination Records can be accepted for this borrower. The Direct Loan Servicing Center has notified COD that this person is deceased (Origination Change records only)	092

Code	Error Message	Edit Description	COD Web Site Edit Codes
B4	New Loan or an increase to the Loan Amount Approved Received After the End of the Program Year and School Has Not Been Granted Extended Processing	A new loan or Loan Amount Approved increase cannot be submitted after the school has closed out the Program year (school confirmed zero balance) or the Program Year has been closed out and the school has not been granted extended processing. NOTE: Applicable for award year 2002-2003 and forward	043

Promissory Note Reject Codes

Code	Type	Error Text	COD Web Site Edit Codes
01		Not in use	
02		Not in use	
03		Not in use	
04	**	Missing loan identification number	
05	**	No original signature	
06	**	Document is in pencil	
07	**	Section/Block is incomplete	
08	**	Missing legal text	
09	**	Student or parent is in default	
10	**	Duplicate Promissory Note	
11		Not in use	
A	**	Borrower's signature is missing	
B	**	Promissory note text or signature altered	
C	**	Borrower's SSN is missing	
D	**	Address is missing	
E	**	Phone number is incomplete	

Code	Type	Error Text	COD Web Site Edit Codes
F	**	Driver's license incomplete	
G	**	Citizenship status is missing (PLUS)	
H		Not in use	
I	**	Reference data is missing (PLUS)	
J	**	Employer data is missing (PLUS)	
K	**	Borrower's date of birth is missing	
L	**	Student's SSN is missing (PLUS)	
M	**	Student's signature is missing (PLUS)	
N	**	School data is missing	
O	**	Loan period is missing	
P		Not in use	
Q	**	Student's date of birth is missing	
R	**	Citizenship data (Alien Registration Number) is missing (PLUS)	
S	**	Loan amount on promissory note is less than sum of accepted disbursements	112
T	**	Promissory note received earlier than 9 months prior to loan origination record	
U	**	Signed date on promissory note after expiration date on form	
V	**	Promissory note marked "copy" or "non-negotiable" received	
W	**	Missing paper promissory note	
X	**	Duplicate promissory note manifest	
Y	**	Signed date on promissory note is missing	
Z	**	Citizenship is marked as an ineligible non-citizen	

*Indicates an electronic edit

**Indicates a manual edit

Promissory Note Reject codes are mainly handled through a manual process. Once the Promissory Notes are received in the mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower.

Disbursement Reject Codes

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
1	Not in use	Not in use	N/A
2	School is currently a non-participating school	Direct loan school code has an ineligible or non-participating status on COD file	048
3	Not in use	Not in use	N/A
4	Not in use	Not in use	N/A
5	Program Year and Cycle Indicator do not match	Program year in loan identifier should match cycle indicator in batch identifier on the batch header	035 840
6	Not in use	Not in use	N/A
7	Disbursement Actual Net Amount does not match COD's calculated net amount	Disbursement actual net amount is not equal to COD's calculated net amount (+ or - $1 tolerance) The net amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Net Amount by subtracting the Combined Fee/Interest Rebate Amount from the Gross Amount	063
8	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be greater than zero for actual disbursement (disbursement activity = "D") OR Disbursement actual net amount should be greater than or equal to zero for adjusted disbursement amount (disbursement activity = "A")	062 996
9	Disbursement Actual Loan Fee Amount does not match COD's calculated loan fee amount	Disbursement actual loan fee amount (truncated) should be equal to the disbursement actual gross amount multiplied by the loan fee percentage (+ or - $1 tolerance)	077
10	Not in use	Not in use	N/A

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
11	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be greater than or equal to zero	996
12	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be greater than zero for actual disbursement (disbursement activity = "D") OR Disbursement actual gross amount should be greater than or equal to zero for an adjusted disbursement amount (disbursement activity = "A")	062 996 998
13	Not in use	Not in use	N/A
14	Not in use	Not in use	N/A
15	Not in use	Not in use	N/A
16	Disbursement Sequence Number not in sequential order	Disbursement sequence number should be one higher than the last previously accepted transaction for this disbursement For example: Disbursement Sequence Number 02 followed by Disbursement Sequence Number 03 is accepted Disbursement Sequence Number 02 followed by Disbursement Sequence Number 04 is rejected	056
17	An actual disbursement does not exist for this disbursement number	Actual disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") has not been accepted by COD OR Anticipated disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") is not on file at COD	851
18	Not in use	Not in use	N/A
19	Not in use	Not in use	N/A
20	Not in use	Not in use	N/A
21	Not in use	Not in use	N/A
22	New disbursement date is more than 120 days after the original disbursement date	Transaction date should be within 120 days of the acknowledgement date on the adjusted disbursement date (disbursement activity = "Q")	049
23	Original disbursement date is invalid or missing	Acknowledgement date on the adjusted disbursement date (disbursement activity = "Q") should be numeric and formatted as CCYYMMDD	996 998

Code	Error Message	Edit Resolution	COD Web Site Edit Codes

24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools
	Review the Duplicate Borrower Report to help resolve this issue
		A student's disbursement gross amounts may not exceed the maximum annual loan limit
		<u>1st Year (Grade Level 0 or 1)</u>
		  Sub Max = $2,625
		  Sub and Unsub Max = $6,625
		2nd Year (Grade Level 2)
		  Sub Max = $3,500
		  Sub and Unsub Max = $7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5)
		  Sub Max = $5,500
		  Sub and Unsub Max = $10,500
		<u>Graduate/professional and beyond (Grade Level 6 or 7)</u>
		  Sub Max = $8,500
		  Sub and Unsub Max = $18,500
		
		Health Profession Programs Loan Limits
		<u>Student Eligible for Additional Unsubsidized Amount</u>
		4th Year or 5th Year eligible undergraduate (Grade Level 4 or 5)
		  Sub Max = $5,500
		  Sub and Unsub Max = $27,167
		<u>Graduate/professional and beyond (Grade Level 6 or 7)</u>
		  Sub Max = $8,500
		  Sub and Unsub Max = $45,167
			039

25	Total Actual Gross Disbursement Amount cannot be greater than the Loan Amount Approved or the Endorser Amount for PLUS, whichever is less.	Sum of the disbursement actual gross amounts for all disbursement activities for this loan cannot exceed the lesser of the Loan Amount Approved or the Endorser Amount. (PLUS Only)	113 (2003-2004 and forward) 096 (2002-2003 only)
26	Not in use	Not in use	N/A
27	Not in use	Not in use	N/A
28	Not in use	Not in use	N/A
29	Invalid Disbursement Number for PLUS	Disbursement number should be 01, 02, 03, or 04 for PLUS loans.	996 998
30	Not in use	Not in use	N/A
31	Invalid Disbursement Number for	Disbursement number should be between 01 and	996

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
	Subsidized/Unsubsidized	20, inclusive, for Subsidized/Unsubsidized loans	998
32	Not in use	Not in use	N/A
33	Not in use	Not in use	N/A
34	Not in use	Not in use	N/A
35	Not in use	Not in use	N/A
36	Disbursement Actual Gross Amount is not numeric	Disbursement actual gross amount should be numeric	072 998
37	Disbursement Actual Loan Fee Amount is not numeric	Disbursement actual loan fee amount should be numeric	072 998
38	Disbursement Actual Net Amount is not numeric	Disbursement actual net amount should be numeric	072 998
39	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be blank or zeros for adjusted disbursement date (disbursement activity = "Q")	057
40	Not in use	Not in use	N/A
41	Original disbursement date does not match current disbursement date	Acknowledgement date (original disbursement date) should match the current disbursement date on file at COD for adjusted disbursement date (disbursement activity = "Q")	839
42	Invalid loan fee rate	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rates in effect as of the transaction date on the first disbursement	996
43	Not in use	Not in use	N/A
44	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is "05/21/2004" The disbursement date of the first disbursement can be changed to on or before "05/21/2004"	052
45	Invalid First Disbursement Flag	First disbursement flag should be "F", "C", or blank for actual disbursement (disbursement activity = "D") OR First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = "A" or "Q")	996
46	Not in use	Not in use	N/A
47	First disbursement must be received	First disbursement flag cannot be "C" when a	837

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
	before any changes to the first disbursement	first disbursement has not been accepted at COD	
48	First disbursement already received	First disbursement flag must be "C" or blank when a disbursement is already on file at COD First disbursement flag cannot be "F" when a first disbursement is already on file at COD	838
49	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring U.S. Department of Education's approval First disbursement flag cannot be "C" when two prior disbursement transactions, with a first disbursement flag of "C," for the loan were accepted by COD	076
50	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to COD with a first disbursement flag of "F" for this loan in the same cycle OR More than one actual disbursement was submitted to COD with a first disbursement flag of "C" for this loan in the same cycle	075
51	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is "05/21/2004" The disbursement date of any disbursement with a first disbursement flag of "C" should be on or before "05/21/2004" The disbursement date of any disbursement with a blank first disbursement flag should be on or after "05/21/2004"	052
52	Disbursement Interest Rebate Amount is not numeric	Disbursement interest rebate amount should be numeric	072 998
53	Invalid Disbursement Interest Rebate Amount	Disbursement interest rebate amount should be greater than or equal to zero for actual disbursement (disbursement activity = "D") and adjusted disbursement amount (disbursement activity = "A")	996
54	Disbursement Interest Rebate Amount does not equal COD's	Disbursement interest rebate amount does not equal COD's calculated interest rebate amount	078

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
	calculated interest rebate amount	COD's interest rebate amount is calculated using the following steps: Step 1: Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage Step 2: Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result Step 3: Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result Step 4: Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount	
55	Not in use	Not in use	N/A
56	Invalid Adjusted Disbursement Date fee amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")	996
57	Invalid Adjusted Disbursement Date net amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")	996
58	Invalid Adjusted Disbursement Date interest rebate amount	Disbursement interest rebate amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")	996
59	Invalid Disbursement Sequence Number	Disbursement sequence number must be 01-65	093 998
60	Borrower in Pending Bankruptcy Status	COD has received a pending bankruptcy notification for this loan's borrower from the Direct Loan Servicing Center. COD does not accept disbursements or upward adjustments to existing disbursements for this loan with an activity date on or after the date of that notification.	089
61	Borrower is Deceased	COD has received a loan discharge transaction from the Direct Loan Servicing Center indicating that this loan's borrower is deceased. COD does not accept disbursements or upward adjustments to existing disbursements for this loan with an	095

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
		activity date on or after the date of that discharge transaction.	
62	Loan is Affected by Discharge	COD has received a loan discharge transaction from the Direct Loan Servicing Center with a discharge reason of Unauthorized Signature/Unauthorized Payment. COD does not accept disbursements or upward adjustments to existing disbursements for this loan with an activity date on or after the date of that discharge transaction.	094
63	Disbursement or Disbursement Adjustment Received After the End of Program Year and School Has Not Been Granted Extended Processing.	A new disbursement or an adjusted disbursement can not be submitted after a school has closed out the Program Year (school confirmed zero balance) or the Program Year has been closed and the school has not been granted Extended Processing. **NOTE**: Applicable for award year 2002-2003 and forward	071
A	Not in use	Not in use	N/A
B	Not in use	Not in use	N/A
C	Not in use	Not in use	N/A
D	Not in use	Not in use	N/A
E	Invalid Disbursement Activity	Disbursement activity code should be "D", "A", or "Q"	996
F	Invalid Disbursement Sequence Number	Disbursement sequence number should be numeric and greater than zero	996
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved or the Endorser Amount	The sum of the gross amounts for all disbursements activity for this loan should be less than or equal to the lower of the Loan Amount Approved and Endorser Amount	067
H	Not in use	Not in use	N/A
I	Not in use	Not in use	N/A
J	Credit check not yet approved for this PLUS loan.	Borrower should have an accepted credit decision on file at COD before disbursing	080
K	No Actual Disbursement exists for this adjustment	Actual disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = "A") has not been accepted by COD OR	849

Code	Error Message	Edit Resolution	COD Web Site Edit Codes
		Anticipated disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = "A") is not on file at COD	
L	Not in use	Not in use	N/A
M	Duplicate disbursement transaction	Disbursement number should not exist on file at COD	058
N	Not in use	Not in use	N/A
O	Not in use	Not in use	N/A
P	Duplicate adjustment transaction	Disbursement actual gross amount, disbursement actual fee amount, disbursement actual interest rebate amount, and disbursement actual net amount should not match the current gross amount, fee amount, interest rebate amount, and net amount on file at COD for this disbursement	058
Q	Disbursement date outside of allowable window	Transaction date should be no more than 10 days prior to the loan period start date and no more than 120 days after the loan period end date	050 996
R	Not in use	Not in use	N/A
S	Disbursement date cannot be more than 7 calendar days after the current date	Transaction date should not be more than 7 calendar days after the current processing date. For example: If the transaction date (disbursement date) for a disbursement is Tuesday, March 26, 2005, the current processing date (date submitted to COD) cannot be before Tuesday, March 19, 2005.	051
T	Must have valid promissory note to disburse	An accepted promissory note must be on file at COD for this loan before disbursing for Option 1 and Standard Origination schools.	081
U	Invalid Loan Identifier	Loan identifier must be accepted and on file at COD	850 998
V	Invalid disbursement date	Transaction date should be formatted as CCYYMMDD and contain only numeric characters	053 996 998
W	Not in use	Not in use	N/A
X	Invalid School Code	Direct loan school code should be on file at COD	996
Y	Not in use	Not in use	N/A
Z	Not in use	Not in use	N/A